

Slamming and Cramming

Slamming is the transfer of your telephone service from one company to another without your knowledge or consent.

Cramming is the placement of charges on your telephone bill for services you have not authorized. Examples include unwanted voice mail, call waiting or toll-free calls that automatically roll over to toll calls.

Slamming and cramming can occur with long distance or local telephone service, as well as many other services.

How to avoid being slammed or crammed

- **Carefully check your phone bill each month** for unrecognizable company names and charges. Call the companies listed to confirm you are only paying for services you have authorized and requested.



- **Call your local phone company and request information** on any services that protect you from slamming or cramming. One example, a Presubscribed Interexchange Carrier (PIC) freeze, is generally free. With a PIC freeze, the local phone company must secure your direct permission before acting on another company's order to change your service.

- **Be careful and firm with telemarketers.** Request more detailed information in writing, if desired. In Indiana, the company is required to oblige. Answer the telemarketer's questions with discretion and hang up if you are not interested or feel uncomfortable or pressured. Insist on a complete description of all fees you might be charged.

Quick tips

Indiana law:

- Prohibits slamming and cramming.
- Details proper ways for a company to obtain a consumer's authorization for telephone service.
- Prohibits companies from collecting unauthorized charges.
- Allows the Indiana Utility Regulatory Commission (IURC) to issue fines for slamming and cramming violations.

Indiana's slamming and cramming regulations are detailed in the Indiana Administrative Code (170 IAC 7-1.1-19) and the Indiana Code (IC 8-1-29). Both are available at local libraries and online at www.IN.gov/legislative.

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- **Carefully read all of your mail.** Look for anything stating that you have switched phone providers or authorized a charge on your phone bill. Notify the provider if this was an unauthorized change and verify that it will be reversed. Call your local phone company to report the problem and confirm that your account has been adjusted correctly. Keep a written record of all contacts (including dates and names) in case you are slammed or crammed again.

Reporting slamming or cramming

If you believe you have been slammed or crammed, take immediate action. Keep a record of all communications, noting the dates and times

of your attempts to reach the companies, along with all contact names and summaries of your discussions.

Warning signs

If a telephone service provider calls you and offers to switch your service, be careful. A marketer should provide full details of charges that might appear on your bill. If the marketer does not provide specific and complete information, end the call.

Read contest information carefully to determine if participating in a contest or sweepstakes also authorizes a change in phone service or automatically signs you up for any new services (such as voice mail) that will be charged to your phone bill.

Always read the fine print.

1. Call or write the company that slammed or crammed your service.
2. Call or write your local telephone company.
3. Call the Indiana Utility Regulatory Commission toll-free at 1-800-851-4268. The IURC regulates electric, natural gas, telecommunications, steam, water and sewer utilities to assure that the utilities provide safe and reliable services at reasonable costs.



The Indiana Office of Utility Consumer Counselor (OUCC) is the state agency representing the interests of utility consumers and the general public in matters related to the provision of utility services. The OUCC is active in proceedings before regulatory and legal bodies and is committed to giving consumers a voice in the creation of utility service policy.

OpenLines publications are produced by the OUCC to educate consumers on their rights and responsibilities regarding utility services. Fact sheets on many telecommunications and other utility topics are available free of charge. All OpenLines publications, including a comprehensive telecommunications consumer handbook, are available on the OUCC Web site or by calling the OUCC Consumer Services Staff.

This OpenLines publication is a public service of the Indiana Office of Utility Consumer Counselor (OUCC) in conjunction with the Indiana Utility Regulatory Commission (IURC) and SBC Indiana.



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